



ANNUAL REPORT
Of Licensee
Engaged in the Business of Making Regulated Loans
Under the Deferred Deposit Loan Act
For the Calendar Year Ended December 31, 2006

Each licensee is required by Montana law to submit an annual report of its operations (31-1-714, MCA). Be sure to report only information pertaining to business conducted under the Montana Deferred Deposit Loan Act.

Important: The report must be filed before **March 31, 2007**. Failure to submit a report on time or in the required format will cause the Department to begin proceedings to revoke your license.

Return completed reports to:
Montana Department of Administration
Division of Banking and Financial Institutions
PO Box 200546
301 South Park, Suite 316
Helena, MT 59620-0546

REPORTING ENTITY

1. Name of Licensee _____
 2. License number _____
 3. Address of licensed location _____
 4. Number of employees at this location at year-end _____
 5. Name of person preparing this report _____
 6. Phone number of preparer _____
- Fax Number _____
- Email Address _____

STATEMENT OF INCOME AND EXPENSES

Calendar Year Ending December 31, 2006

INCOME

Report Only Deferred Deposit
Loan Business in Montana

7. Charges Collected or Earned _____
8. Other Income (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
9. **Total Operating Income** _____

EXPENSES - If any expenses are shared with other business operations, please use your best estimate in allocating that portion of the expense attributable to the title loan business.

10. Advertising _____
11. Auditing _____
12. Bad Debts: _____
- a. Debts Charged Off _____
- b. (Deduct) Recoveries _____
- c. Additions to Reserve for Bad Debts _____
14. Depreciation and Amortization _____
15. Insurance and Fidelity Bonds _____
16. Legal Fees and Disbursements _____
17. Postage, Printing, Stationery and Supplies _____
18. Rent, Utilities and Janitorial Services _____
19. Salaries of Officers, Owners, Partners and Members _____
20. Salaries of all Other Employees _____
21. Taxes, Other than Income _____
22. License Fees _____
23. Telephone and Other Communications _____
24. Travel _____
25. Supervision and Administration _____
(when not allocated to other items)
26. Other Expenses (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
27. Interest on Borrowed Funds _____
- a. Intra-company _____
- b. Paid to Others _____
28. **Total Expenses Before Income Taxes** _____
29. Net Income Before Income Taxes (Line 9 minus Line 28) _____
30. Federal Income Taxes _____
31. State Income Taxes _____
32. **Total Expenses** (Line 28 plus Lines 30 and 31) _____
33. **Net Income** (Line 9 minus Line 32) _____

STATEMENT OF ASSETS AND LIABILITIES

	December 31, 2006 <u>2006</u>	December 31, 2005 <u>2005</u>
34. Cash on Hand and in Banks	_____	_____
35. Investments	_____	_____
36. Loans Receivable	_____	_____
37. Less: Reserve for Bad Debts	_____	_____
38. Furniture and Fixed Assets	_____	_____
39. All Other Assets (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
d. _____	_____	_____
40. Total Assets	_____	_____
41. Accounts Payable	_____	_____
42. Short-term Loans Payable	_____	_____
43. Current Portion of Long-term Loans Payable	_____	_____
44. All Other Short-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
45. Long-term Loans Payable	_____	_____
46. All Other Long-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
47. Total Liabilities	_____	_____
48. Capital Stock	_____	_____
49. Paid In Surplus	_____	_____
50. Undivided Profits	_____	_____
51. Capital Reserves	_____	_____
52. Other Components of Net Worth (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
53. Total Net Worth	_____	_____
54. Total Liabilities and Net Worth	_____	_____
(must agree with line 40)		

STATEMENT OF LOAN ACTIVITY

		<u>Number</u>	<u>Amount</u>
55.	Total Number of Loans Made During the Year	_____	
56.	Total Number of Loans Outstanding at Year End	_____	
57.	Amount of the Smallest Deferred Deposit Check Accepted During the Year		_____
58.	Amount of the Largest Deferred Deposit Check Accepted During the Year		_____
59.	Checks Returned During the Year	_____	_____
60.	Checks Recovered During the Year	_____	_____
61.	Checks Charged Off During the Year	_____	_____
62.	Total Dollar Volume of Montana Loans		_____
63.	Attach as a separate exhibit a description of other business conducted on the premises if applicable.		

AFFIDAVIT

I, _____ the undersigned, being the _____ of _____

swear or affirm that, to the best of my knowledge and belief, the statements contained in this report, including the accompanying schedules and statements, if any, are true and that the same is a true and complete statement in accordance with the law.

I hereby certify that in the year ending December 31, 2006, this licensee did not use a criminal process or cause a criminal process to be used in the collection of any deferred deposit loans or use any civil process to collect the payment of deferred deposit loans that is not available to deferred deposit lenders under the provisions of the Montana Deferred Deposit Loan Act.

Signature _____

Subscribed and sworn to before me this _____ day of _____

by _____ known to me to be the person whose signature appears on this document. Witness my hand and official seal this _____ day of _____

Notary Public

(SEAL)

For the State of _____

Residing at _____

My Commission expires: _____